

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: STOYANOVA, SIMONA M

§ Case No. 07-17824

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Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DEBORAH K. EBNER, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street
Chicago, Illinois

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:15 on 10/23/09 in Courtroom 201, United States Courthouse, Will County Court Annex Building
57 North Ottawa Street
Joliet, Illinois.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 09/14/2009

By: /s/DEBORAH K. EBNER

Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 800
CHICAGO, IL 60603

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: STOYANOVA, SIMONA M

§ Case No. 07-17824

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Debtor(s) _____

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of	\$ 11,483.99
and approved disbursements of	\$ 23.94
leaving a balance on hand of ¹	\$ 11,460.05

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

	<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
Trustee	<u>Deborah K. Ebner, ESQ.</u>	\$ 1,898.35	\$
Attorney for trustee	_____	\$	\$
Appraiser	_____	\$	\$
Auctioneer	_____	\$	\$
Accountant	_____	\$	\$
Special Attorney for trustee	_____	\$	\$
Charges,	<u>U.S. Bankruptcy Court</u>	\$	\$
Fees,	<u>United States Trustee</u>	\$	\$
Other	_____	\$	\$

Applications for prior chapter fees and administrative expenses have been filed as follows:

*Reason/Applicant**Fees**Expenses*

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Attorney for debtor	_____	\$ _____	\$ _____
Attorney for	_____	\$ _____	\$ _____
Accountant for	_____	\$ _____	\$ _____
Appraiser for	_____	\$ _____	\$ _____
Other	_____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 115,535.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.3 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1-2</u>	<u>CHASE BANK USA, NA</u>	\$ <u>3,362.32</u>	\$ <u>278.25</u>
<u>2</u>	<u>BAUER BUILT TIRE</u>	\$ <u>878.86</u>	\$ <u>72.73</u>
<u>3</u>	<u>VOLVO FINANCIAL SERVICES</u>	\$ <u>22,681.60</u>	\$ <u>1,877.03</u>
<u>4</u>	<u>VOLVO FINANCIAL SERVICES</u>	\$ <u>27,473.82</u>	\$ <u>2,273.61</u>
<u>5</u>	<u>VOLVO FINANCIAL SERVICES</u>	\$ <u>24,391.32</u>	\$ <u>2,018.51</u>
<u>6</u>	<u>American Express Bank FSB</u>	\$ <u>6,219.60</u>	\$ <u>514.71</u>
<u>7</u>	<u>American Express Bank FSB</u>	\$ <u>8,928.94</u>	\$ <u>738.92</u>
<u>8</u>	<u>American Express Centurion Bank</u>	\$ <u>8,026.82</u>	\$ <u>664.26</u>
<u>9</u>	<u>LVNV Funding LLC assignee of Citibank</u>	\$ <u>3,000.00</u>	\$ <u>248.27</u>
<u>10</u>	<u>Advanta Bank Corp</u>	\$ <u>10,572.50</u>	\$ <u>874.93</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 4,384.66 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>11</u>	AMERICAN INFOSOURCE LP AS AGENT FOR	\$ <u>4,384.66</u>	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

Prepared By: /s/DEBORAH K. EBNER

Trustee

DEBORAH K. EBNER
11 EAST ADAMS STREET
SUITE 800
CHICAGO, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 7 of 7

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 07-17824

User: dpruitt
Form ID: pdf006

Page 1 of 1
Total Noticed: 33

Date Rcvd: Sep 15, 2009

The following entities were noticed by first class mail on Sep 17, 2009.

db +Simona M Stoyanova, 304 Richfield Trail, Romeoville, IL 60446-5057
aty +Thayer C Torgerson, Law Office Of Thayer C Torgerson, 2400 N Western Avenue, #201,
Chicago, IL 60647-2044
tr +Deborah Kanner Ebner, 11 E Adams St, Suite 904, Chicago, IL 60603-6306
13072850 +AMERICAN INFOSOURCE LP AS AGENT FOR, FIA Card Services, NA/Bank of America,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
11643013 +AT&T, P.O. Box 8100, Aurora, IL 60507-8100, 63097208992020
11869257 Advanta Bank Corp, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11643014 Advanta Bank Corp, P.O. Box 30715, Salt Lake City, UT 84130-0715, 5584189705307373
11643015 +Adventist Business Health, P.O.Box 7005, Bolingbrook, IL 60440-7005, 101405
11643016 +American Express, P.O. Box 297871, Fort Lauderdale, FL 33329-7871, 371546908851002
11768495 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11803685 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
11643017 Amex, P.O.Box 297870, Fort Lauderdale, FL 33329, 04797439601830090
11736195 +BAUER BUILT INCORPORATED, 850 N INDEPENDENCE BL, ROMEOVILLE IL 60446-1023
11760726 +BAUER BUILT TIRE, PO BOX 248, DURAND WI 54736-0248
11643018 +Bank of America, P.O. Box 1598, Norfolk, VA 23501-1598, 8757
11736196 CHARTER ONE BANK NA, 1215 SUPERIOR AVENUE, CLEVELAND OH 44114-3299
14349593 CHASE BANK USA, NA, PO BOX 15145, WILMINGTON, DE 19850-5145
11736197 CHICAGO RUCK SALES & SRV, 5300 W PITTNER DRIVE, ALSIP IL 60803-3232
11643019 +Capital One Bank, P.O. Box 85015, Richmond, VA 23285-5015, 4791242362393426
11743094 Chase Bank USA, c/o Weinstein and Riley, PS, po box 3978, seattle, WA 98124-3978
11643020 +Chase/CC, 225 Chastain Meadows CT, Kennesaw GA 30144-5841, 426692101130
11643021 +Countrywide Home Loans, 450 American Street, Simi Valley, CA 93065-6285, 157010338
11736198 +GE CAPITAL SOLUTIONS, PO BOX 822108, PHILADELPHIA PA 19182-2108
11736199 +KEY EQUIPMENT FINANCE, 600 TRAVIS SUITE 1300, HOUSTON TX 77002-3005
11736200 NAVISTAR FINANCIAL CORP, PO BOX 4024, SCHAUMBURG IL 60168-4024
11736201 +SEARS/CBSD, PO BOX 6189, SIOUX FALLS SD 57117-6189
11643023 +Stroger Hospital, C/o: Linebarger Goggan Blair, P.O. Box 06268, Chicago, IL 60606,
19136-6268
11643024 TMobile, P.O. Box 742596, Cincinnati, OH 45274, 477369796
11736202 +TOTAL LOGISTIC CONTROL, 10717 ADAMS STREET, SUITE 200, HOLLAND MI 49423-9151
11736203 +VOLVO FINANCIAL SERVICES, Div of VFS US LLC, Attn Shelley Mickey, PO Box 26131,
Greensboro NC 27402-6131
11643025 VW Credit Inc., 2233 Waukegan Road, Deerfield, IL 60015, 835049885

The following entities were noticed by electronic transmission on Sep 15, 2009.

11643022 +E-mail/PDF: gecsed@recoverycorp.com Sep 16 2009 04:55:20 GEMB/Sam's Club, P.O. Box 981400,
El Paso, TX 79998-1400, 601136100410
11816788 E-mail/Text: resurgentbknotifications@resurgent.com
LVNV Funding LLC its successors and assigns as, assignee of Citibank,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2009

Signature:

